

Fill in this information to identify the case

Debtor 1 Samsideen D. Quadri AKA Sam D Quadri

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN District of IL \_\_\_\_\_  
(State)

Case number 17-28121

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor CitiMortgage, Inc.

Court claim no. (if known) 1-1

Last four digits of any number you use to identify the debtor's account: 8987

Date of payment change  
Must be at least 21 days after date of this notice 11/1/2019

New total payment:  
Principal, interest, and escrow, if any \$1,607.83

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$1,029.99 New escrow payment: \$883.64

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$\_\_\_\_\_ New principal and interest payment: \$\_\_\_\_\_

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$\_\_\_\_\_

New mortgage payment: \$\_\_\_\_\_

Debtor 1 Samsideen D. Quadri AKA Sam D Quadri  
number (if known) 17-28121  
First Name Middle Name Last Name

Case

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Sarah E. Barngrover

Signature

Date 10/02/2019

Print: Sarah E. Barngrover

Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028  
Number  Street

Columbus OH 43216-5028  
City  State  ZIP Code

Contact phone 614-220-5611

Email amps@manleydeas.com

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the foregoing Notice of Payment Change was served on the parties listed below via e-mail notification:

U.S. Trustee, Patrick S. Layng, Office of the United States Trustee, Region 11, 219 S. Dearborn Street, Room 873, Chicago, IL 60604

Tom Vaughn, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603

David M Siegel, Attorney for Samsideen D. Quadri AKA Sam D Quadri, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090, davidsiegelbk@gmail.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on October 02, 2019:

Samsideen D. Quadri AKA Sam D Quadri, 3125 Alexander Crescent, Flossmoor, IL 60422

Samsideen D. Quadri AKA Sam D Quadri, 3125 Alexander Crescent, Flossmoor, IL 60422

/s/ Sarah E. Barngrover



# Redacted

SAMSIDEEN QUADRI  
VICTORIA QUADRI  
3125 ALEXANDER CRES  
FLOSSMOOR IL 60422-1707

08/20/19  
LOAN NO: **Redacted**  
<https://www.loanadministration.com>  
Customer Service 855-839-6253

Page 1 of 2

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly and whether the account has a shortage or surplus based on the anticipated activity.

### PRESENT LOAN PAYMENT

Your present payment, 09/01/18 consists of:	Principal & Interest (P & I)	\$724.19
	Escrow Deposit	\$969.73
<b>Total Loan Payment</b>		<b>\$1,693.92</b>

### ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item or may project the next amount due as defined by Federal law. Based on these anticipated disbursements the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Mortgage Ins	\$1,642.08
	County Tax	\$7,507.93
	Hazard Ins	\$1,453.65
<b>Annual Disbursements:</b>	<b>\$10,603.66</b>	<b>One-Twelfth/Monthly Amount: \$883.64</b>

### ACCOUNT HISTORY

The following statement of activity in your escrow account from 09/19 through 10/19 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,693.92 and \$969.73 went into your escrow account. If you received Account Projections with a prior analysis they are included again here for comparison.

Month	Payments		Disbursements			Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual	Description		
SEP 2019	1,029.99	1,029.99 E	136.84	136.84 E	FHA MIP	\$2,679.44	\$6,153.80
SEP 2019			1,453.65	1,453.65 E	HAZARD INS	3,572.59	7,046.95
OCT 2019	1,029.99	1,029.99 E	136.84	136.84 E	FHA MIP	2,118.94	5,593.30
NOV 2019	1,029.99	*	136.84	*	FHA MIP	3,012.09	6,486.45
DEC 2019	1,029.99	*	136.84	*	FHA MIP	3,905.24	
JAN 2020	1,029.99	*	136.84	*	FHA MIP	4,798.39	
FEB 2020	1,029.99	*	136.84	*	FHA MIP	5,691.54	
FEB 2020			4,717.58	*	R E TAX	6,584.69	
MAR 2020	1,029.99	*	136.84	*	FHA MIP	1,867.11	
APR 2020	1,029.99	*	136.84	*	FHA MIP	2,760.26	
MAY 2020	1,029.99	*	136.84	*	FHA MIP	3,653.41	
						4,546.56	

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### SURPLUS



Samsideen Quadri  
Victoria Quadri  
3125 Alexander Cres  
Flossmoor IL 60422-1707

# Redacted

Loan Number: **Redacted**  
Surplus Amount: \$3,262.47

Due to the delinquent status of your account, however, we will retain your surplus

JUN 2020	1,029.99	*	136.84	*	FHA MIP	5,439.71
JUL 2020	1,029.99	*	136.84	*	FHA MIP	6,332.86
JUL 2020			4,546.56	*	R.E. TAX	1,786.30
AUG 2020	1,029.99	*	136.84	*	FHA MIP	2,679.45

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$12,359.87. Under Federal Law, your lowest monthly balance should not have exceeded \$1,786.30, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,786.30.

Your actual lowest monthly balance was greater than \$1,786.30. The items with an asterisk on your Account History may explain this. For a further explanation, call our Customer Service number shown at the end of this statement.

#### ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 11/19 through 10/20 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow			
NOV 2019	883.64	136.84	Beginning Balance	\$6,486.45	\$3,223.98
DEC 2019	883.64	136.84	FHA MIP	7,233.25	3,970.78
JAN 2020	883.64	136.84	FHA MIP	7,980.05	4,717.58
FEB 2020	883.64	136.84	FHA MIP	8,726.85	5,464.38
FEB 2020		4,717.58	R.E. TAX	9,473.65	6,211.18
MAR 2020	883.64	136.84	FHA MIP	4,756.07	1,493.60
APR 2020	883.64	136.84	FHA MIP	5,502.87	2,240.40
MAY 2020	883.64	136.84	FHA MIP	6,249.67	2,987.20
JUN 2020	883.64	136.84	FHA MIP	6,996.47	3,734.00
JUL 2020	883.64	136.84	FHA MIP	7,743.27	4,480.80
JUL 2020		2,790.35	R.E. TAX	8,490.07	5,227.60
AUG 2020	883.64	136.84	FHA MIP	5,699.72	2,437.25
SEP 2020	883.64	136.84	FHA MIP	6,446.52	3,184.05
SEP 2020		1,453.65	HAZARD INS	7,193.32	3,930.85
OCT 2020	883.64	136.84	FHA MIP	5,739.67	2,477.20
				6,486.47	3,224.00

Your Projected Escrow Account Balance as of 10/31/19 is \$6,486.45. Your Required Beginning Escrow Balance according to this analysis should be \$3,223.98.

This means you have a Surplus of \$3,262.47. This surplus must be returned to you unless it is less than \$15.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, however, we will retain your surplus. Once during this period, your Required Escrow Account Balance should be reduced to \$1,493.60 as shown in February. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

#### NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$724.19
	Escrow Deposit	\$883.64
<b>New Loan Payment</b>	<b>Beginning on November 1, 2019</b>	<b>\$1,607.83</b>

#### Important Notes:

**Automatic Draft Customers:** If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

**Adjustable Rate Mortgage Customers:** If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

**Insurance Renewal/Changing Insurance Companies** Upload proof of insurance coverage at [www.MyCoverageInfo.com](http://www.MyCoverageInfo.com) using PIN CEN300.

\*\*\* CONTINUED ON NEXT PAGE \*\*\*

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING,  
THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN  
ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 855-839-6253.

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